

United States Bankruptcy Court
Eastern District of Wisconsin

In re:
Carly R Belding
Debtor

Case No. 23-25865-beh
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0757-2
Date Rcvd: Dec 26, 2023

User: adkt
Form ID: 309A

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2023:

Recip ID	Recipient Name and Address
db	+ Carly R Belding, 2613 Arlington Ave, Racine, WI 53403-4204
tr	+ Andrew N. Herbach, Andrew N Herbach, Trustee, PO Box 191, Palm Springs, CA 92263-0191
12066889	+ Attorney Matthew Krische, Attn Bankruptcy Dept, 21 S Barstow St #209, Eau Claire, WI 54701-2621
12066890	+ Aurora Medical Center, Attn Bankruptcy Dept, PO Box 809418, Chicago, IL 60680-9418
12066891	Barron County Clerk of Courts, Attn Bankruptcy Dept, 1420 WI 25, Barron, WI 54812
12066892	+ Brodd Law Firm LLC, Attn Bankruptcy Dept, 14679 290th Ave, New Auburn, WI 54757-5200
12066894	+ Chippewa County Clerk of Courts, Attn Bankruptcy Dept, 711 N Bridge St, Chippewa Falls, WI 54729-1876
12066895	+ Chippewa Falls Public Library, Attn Bankruptcy Dept, 105 W Central St, Chippewa Falls, WI 54729-2397
12066896	+ Collaborative Counseling, Attn Bankruptcy Dept, 3610 Oakwood Mall Dr #203, Eau Claire, WI 54701-9084
12066898	+ Froedtert, Attn Bankruptcy Dept, 6308 8th Ave, Kenosha, WI 53143-5031
12066899	+ IHC Kenosha, Attn Bankruptcy Dept, 10117 74th St, Kenosha, WI 53142-7533
12066900	+ Jackson County Clerk of Courts, Attn Bankruptcy Dept, 307 Main St, Black River Falls, WI 54615-1744
12066901	+ Kris Bertelsen, 2717 12th St, Eau Claire, WI 54703-2716
12066903	+ Planet Fitness, Attn Bankruptcy Dept, 3015 E Hamilton Ave Ste D, Eau Claire, WI 54701-6802
12066904	+ Racine Public Library, Attn Bankruptcy Dept, 75 7th St, Racine, WI 53403-1200

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: anthony@kryshaklawoffice.com	Dec 27 2023 02:03:00	Anthony J. Kryshak, Kryshak Law Office, LLC, 6300 76th Street, Ste 200, Kenosha, WI 53142
tr	+ EDI: BANHERBACH.COM	Dec 27 2023 07:02:00	Andrew N. Herbach, Andrew N Herbach, Trustee, PO Box 191, Palm Springs, CA 92263-0191
smg	EDI: WISCDEPREV.COM	Dec 27 2023 07:02:00	Wisconsin Department Of Revenue, Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901
ust	+ Email/Text: ustregion11.mi.ecf@usdoj.gov	Dec 27 2023 02:03:00	Office of the U. S. Trustee, 517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202-4510
12066893	+ EDI: CAPITALONE.COM	Dec 27 2023 07:02:00	Capital One, Attn Bankruptcy Dept, PO Box 31293, Salt Lake City, UT 84131-0293
12066897	Email/Text: corpccounsel@co.eau-claire.wi.us	Dec 27 2023 02:03:00	Eau Claire County Clerk of Courts, Attn Bankruptcy Dept, 721 Oxford Ave, Eau Claire, WI 54703
12066902	^ MEBN	Dec 27 2023 01:59:45	MRS BPO LLC, Attn Bankruptcy Dept, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
12066905	+ Email/Text: collections@rcu.org	Dec 27 2023 02:03:00	Royal Credit Union, Attn Bankruptcy Dept, PO Box 970, Eau Claire, WI 54702-0970
12066907	EDI: AISSPRINT	Dec 27 2023 07:02:00	Sprint/T Mobile, Attn Bankruptcy Dept, PO Box 4191, Carol Stream, IL 60197
12066908	+ EDI: WFFC		

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12066909 + EDI: WISCDEPREV.COM

Dec 27 2023 07:02:00 Wells Fargo, Attn Bankruptcy Dept, 6005 Durand Ave, Racine, WI 53406-5015

Dec 27 2023 07:02:00 Wisconsin Department of Revenue, State Debt Collection, PO Box 8901, Madison, WI 53708-8901

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12066906	*+	Royal Credit Union, Attn Bankruptcy Dept, PO Box 970, Eau Claire, WI 54702-0970
12066910	*+	Wisconsin Department of Revenue, State Debt Collection, PO Box 8901, Madison, WI 53708-8901
12066911	*+	Wisconsin Department of Revenue, State Debt Collection, PO Box 8901, Madison, WI 53708-8901
12066912	*+	Wisconsin Department of Revenue, State Debt Collection, PO Box 8901, Madison, WI 53708-8901

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2023 at the address(es) listed below:

Name	Email Address
Andrew N. Herbach	WI13@ecfbis.com
Anthony J. Kryshak	on behalf of Debtor Carly R Belding anthony@kryshaklawoffice.com
Office of the U. S. Trustee	ustpregion11.mi.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1: **Carly R Belding**
 First Name Middle Name Last Name
 Social Security number or ITIN: xxx-xx-8175
 EIN: --_-----

Debtor 2:
 (Spouse, if filing) First Name Middle Name Last Name
 Social Security number or ITIN: -----
 EIN: --_-----

United States Bankruptcy Court: Eastern District of Wisconsin
 Date case filed for chapter: 7 12/22/23

Case number: 23-25865-beh

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carly R Belding	
2. All other names used in the last 8 years		
3. Address	2613 Arlington Ave Racine, WI 53403	
4. Debtor's attorney Name and address	Anthony J. Kryshak Kryshak Law Office, LLC 6300 76th Street Ste 200 Kenosha, WI 53142	Contact phone 262-764-2022 Email: anthony@kryshaklawoffice.com
5. Meeting of creditors	January 29, 2024 at 09:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 423 715 8263, and Passcode 2937940916, OR call 1 (414) 215-9518 For additional meeting information go to www.justice.gov/ust/moc

For more information, see page 2 >

6. Bankruptcy trustee Name and address	Andrew N. Herbach Andrew N Herbach, Trustee PO Box 191 Palm Springs, CA 92263	Contact phone 414-708-5904
7. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Room 126, U.S. Courthouse 517 East Wisconsin Avenue Milwaukee, WI 53202-4581	Office Hours: <u>Monday through Friday, 8:30 A.M. until 4:30 P.M., except legal holidays.</u> Contact phone (414) 297-3291 Date: 12/26/23
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/29/24</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	